

IN THE CLAIMS:

Please amend claims 1-10 as indicated below.

Please add claims 11-20 as indicated below.

A listing of the status of all claims 1-20 in the present patent application is provided below.

1 (Currently Amended). A method of accounting an electronic transaction~~[[s]]~~, wherein the transaction is initiated by a payer ~~(1)~~ from an electronic terminal, the method comprising:

delivering to ~~[[the]]~~ an accounting system ~~(3)~~: a transaction code ~~[[A)]]~~ describing ~~[[the]]~~ a type of transaction ~~selected~~, an amount ~~(B)~~ describing a value of the transaction value, a payer's ID ~~[[D), which is]]~~ assigned to ~~the specific~~ a payer ~~(1)~~, and a payee's ID ~~[[C), which is]]~~ assigned to ~~[[the]]~~ a payee ~~(2)~~, wherein the transaction code, the amount, the payer's ID, and the payee's ID are delivered to the accounting system when the payer initiates a connection between the electronic terminal and the accounting system;

verifying, via the accounting system ~~(3)~~, whether the payer ~~(1)~~ is an authorized user, whether a beneficiary with the given payee's ID ~~(C)~~ exists and what types of transactions are handled by ~~[[this]]~~ the beneficiary, ~~as well as~~ and whether the ~~specified~~ amount ~~(B)~~ is available ~~on the payer's (1)~~ in a payment account ~~(4)~~ of the payer;

sending from the accounting system (3) cumulative information regarding the transaction (E) to the payer (1), wherein the cumulative information ~~which~~ preferably contains extended information on the transaction;

requesting the payer (1) to accept the transaction, ~~to correct or complete data, having received~~ by sending an acceptance for the transaction (F);

effecting accounting of the transaction (G) on the payment account (4) via the accounting system (3); and

sending acknowledgment of ~~[[the]]~~ payment (H) to the payee (2), ~~which preferably includes~~ including additional information on the payer (1), which ~~are~~ is not directly related to transaction accounting~~[[7]]~~; and

sending as well as acknowledgment of the transaction (J) to the payer (1), ~~which preferably contain~~ including additional information (I) delivered to the accounting system (3) by the payee (2).

2 (Currently Amended). The method according to claim 1, wherein a number of different payment sub-accounts (4') are assigned to ~~one the~~ the payment account (4) ~~within its limits; those wherein~~ each of the payment sub-accounts (4') are connected directly to institutions managing funds of the payer (1), wherein a single transaction ~~of which~~, initiated by the payer (1), is accounted

jointly from several of the payment sub-accounts ~~(4')~~, ~~while~~ wherein the payer ~~(1)~~, when initiating a transaction, effects a pre-selection of a single sub-account ~~(4')~~ or of a defined group of payment sub-accounts ~~(4')~~, from which the transaction is to be accounted, by choosing the corresponding transaction code ~~(A)~~ or the payee's ID ~~(C)~~, assigned to the ~~given type of~~ transaction, and the same payment sub-account ~~(4')~~ is preferably used by a number of different payers ~~(1)~~ within their payment sub-accounts ~~(4')~~ for accounting of transactions initiated by them.

3 (Currently Amended). The method according to claim 1 or 2, wherein the payee's ID ~~(C)~~ is a static ID ~~(C')~~, a temporary ID ~~(C'')~~ or a local ID ~~(C''')~~, whereas the static ID ~~(C')~~ is permanently assigned to the payee ~~(2)~~ within the accounting system ~~(3)~~, the temporary ID ~~(C'')~~ ~~can be~~ is given on a temporary basis upon ~~the payee's (2) request~~ of the payee (R), for a specified time period or for the needs of a single transaction, and the local ID ~~(C''')~~ is provided to ~~[[the]]~~ a payee ~~(2)~~ by the payer ~~(1)~~ in order to account transactions for ~~[[a]]~~ the payee ~~(2)~~ who is not defined in the accounting system ~~(3)~~ and the payee ~~(2)~~ cannot be accessed by other payers ~~(1)~~.

4 (Currently Amended). The method according to claim 1 or 2,

wherein the payee's ID ~~(C)~~ is assigned to a specific transaction or to a specific offer of the payee ~~(2)~~, through which the offer is explicitly identified.

5 (Currently Amended). The method according to claim 1 or 2, wherein ~~[[a]]~~ the transaction lasts for the given period of time, and the amount ~~(B)~~ is calculated by the accounting system ~~(3)~~ during the ~~session of a~~ transaction initiated by the payer ~~(1)~~, the method further comprising:

automatically, for every accounting unit ~~(Q)~~, delivered or defined by the payee ~~(2)~~, and upon initiation of ~~[[a]]~~ the transaction by the payer ~~(1)~~, calculating ~~[[the]]~~ a beginning of unit-charges, which constitute components of the ~~transaction~~ amount ~~(B)~~, whereas conclusion and complete accounting of the transaction is effected upon a request from the accounting system ~~(3)~~, the payee ~~(2)~~ or the payer ~~(1)~~, and upon conclusion of the transaction acknowledgment of the payment ~~(H)~~ is sent again to the payee ~~(2)~~, and the payer ~~(1)~~ receives acknowledgment of the transaction ~~(J)~~, which include cumulative information concerning the whole transaction and its conclusion, while unit-charges are accounted by the accounting system ~~(3)~~ on-line or off-line.

6 (Currently Amended). The method according to claim 5, wherein

the amount ~~(B)~~ is delivered to the accounting system ~~(3)~~ in the beginning of a periodic~~[[a]]~~ transaction, while such a transaction is calculated up to the value of the ~~specified~~ amount ~~(B)~~, after which it is terminated by the accounting system ~~(3)~~.

7 (Currently Amended). The method according to claim 1 or 2, wherein a transaction amount ~~(B')~~ is received from the payee ~~(2)~~ upon a request ~~(P)~~ from the accounting system ~~(3)~~, which makes it possible to verify whether the amount ~~(B)~~ ~~specified by the payer (1)~~ is correct on the basis of the transaction amount ~~(B')~~, or to exclude the necessity to quote the amount ~~(B)~~ when initiating a transaction by the payer ~~(1)~~, whereas concurrently with the transaction amount ~~(B')~~, the payee ~~(2)~~ sends additional information ~~(I)~~ on the transaction to the accounting system ~~(3)~~.

8 (Currently Amended). A method of effecting an electronic transaction~~[[s]]~~ via phone, wherein ~~[[a]]~~ the transaction is initiated by establishing a connection from a payer's ~~(1)~~ phone ~~(5)~~ to servers ~~(6)~~ of an accounting system ~~(3)~~, where transaction parameters are specified directly in a sequence ~~(S)~~ dialed on the phone ~~(5)~~ in the course of the connection being initiated and are sent via a telecommunication network ~~(7)~~ to the servers ~~(6)~~ with a payer's ID ~~(D)~~ from the phone ~~(5)~~,

whereas any missing parameters of the transaction are preferably completed by the payer ~~(1)~~ during the connection ~~session~~, and acknowledgment of the transaction to the phone ~~(5)~~ is sent by the accounting system ~~(3)~~ alternatively after the connection has been finished.

9 (Currently Amended). The method according to claim 8, wherein when the ~~given~~ transaction is effected in a ~~the same~~ telecommunication channel in which a connection between the payee (2) and the payer (1) has already been established, the payer ~~(1)~~ does not need ~~[[to]]~~ establish a new connection to the accounting system ~~(3)~~ in order to have the transaction accounted, but the ongoing connection is preferably redirected to the accounting system ~~(3)~~ by the payee ~~(2)~~, while the payee ~~(2)~~ delivers to the accounting system ~~(3)~~ at the same time all ~~the~~ transaction parameters which are known to the payee ~~(2)~~.

10 (Currently Amended). The method according to claim 8 or 9, wherein ~~[[a]]~~ the connection is established in a voice channel with tone dialing DTMF or alternatively through a text message in a signaling channel with the use of USSD in such a way that the ~~user~~ payer initiates the connection directly from the keyboard of the phone ~~(5)~~, dialing a sequence ~~(6)~~ containing parameters of the transaction, where each of the transaction

parameters is preceded by a star symbol "*", and in the case of a USSD sequence, it ends with a hash symbol "#", preferably causing that placement of the hash symbol "#" at the end of the sequence ~~{S}~~ determines whether this would be a voice transaction or a text transaction.

11 (New). A method of accounting an electronic transaction, wherein the transaction is initiated by a payer from an electronic terminal connected to a telecommunications network, characterized in that the transaction is initiated by the payer by selecting, on the electronic terminal, an appropriate sequence initializing a connection, the sequence containing at least a transaction code, optionally a transaction payee's ID, and optionally a transaction amount, the connection being directed to an accounting system together with the payer's ID, wherein the payer's ID is at least one of: a personal ID of the payer, an ID of the electronic terminal, and an ID of electronic terminal in the telecommunications network, the parameters being delivered to the accounting system together with the connection incoming from the telecommunications network, and then preliminary analysis by the accounting system determining how the connection should be serviced, during the connection the accounting system asking the payer for completing missing parameters of the transaction which have not been included in

the sequence initiating the connection, the payer obtaining from the accounting system additional descriptive information for all the introduced transaction parameters, the information allowing for verification or correction of the introduced parameters, after the parameters being completed, the accounting system sending cumulative information on the transaction to the payer with a request for acceptance, the acceptance for the transaction starting a procedure for accounting the transaction in the accounting system from a payment account assigned to the payer's ID, after which the accounting system sending acknowledgment of payment to a payee as well as acknowledgment of the transaction to the payer, preferably containing additional information delivered to the accounting system by the payee.

12 (New). The method according to claim 11, characterized in that a plurality of different payment sub-accounts are assigned to a single payment account, those sub-accounts being connected directly to institutions managing funds of the payer, by connecting them to the accounting system, a single transaction initiated by the payer being preferably accounted jointly from many payment sub-accounts according to an order dictated by the accounting system, while the payer, when initiating a transaction, preferably effects a pre-selection of a single sub-

account or of a defined group of payment sub-accounts, from which the transaction is to be accounted, by choosing a corresponding transaction code or, alternatively, the payee's ID, assigned to the given type of transaction for which the transaction may be effected only from the selected payment sub-accounts, while the same payment sub-account is utilized by many different payers within a single payment account where the payer being the owner of the given payment sub-account may make it available to other payers with defined rights, this being realized by creating a mutual relation between the payment account and the payment sub-account in the accounting system, the relation containing also information about rights of the payer to whom the account is made available.

13 (New). The method according to claim 11 or 12, characterized in that the payee's ID is a static ID, a temporary ID, or a local ID, whereas the static ID is permanently assigned to the payee within the accounting system, the temporary ID can be given on a temporary basis upon the payee's request, for a specified time period or for purposes of a single transaction, and the local ID is provided to the payee by the payer to account transactions for a payee who is not defined in the accounting system.

14 (New). The method according to claim 11 or 12 or 13, characterized in that the payee's ID is assigned to a specific transaction or an offer of the payee, which unequivocally identifies the transaction or offer, this being realized such that the payee receives the identifier from the accounting system, and then assigns it to the transaction or offer.

15 (New). The method according to claim to any of claims 11 to 14, characterized in that a transaction lasts for a given period of time, and the amount is calculated by the accounting system during the period of a transaction initiated by the payer, automatically for every accounting unit, delivered or defined by the payee, and the initialization of the transaction by the payer starts counting unit-fees, which constitute the transaction amount, whereas conclusion and complete accounting of the transaction is effected upon a request from the accounting system, the payee or the payer, the payer finishes the transaction by the same operation as was effected when initiating it, and upon conclusion of the transaction, again, acknowledgment of the payment is sent to the payee as well as acknowledgment of the transaction is sent to the payer, which include cumulative information concerning the whole transaction and its conclusion, while unit-fees are preferably accounted by the accounting system on a current basis during the transaction

session.

16 (New). The method according to claim 15, characterized in that the amount is delivered to the accounting system at the beginning of a periodical transaction, while such a transaction is accounted up to the value of the specified amount, which is the upper limit of the transaction value, whereupon it is terminated by the accounting system.

17 (New). The method according to any of claims 11 to 16, characterized in that the transaction amount is charged to the payee upon a request from the accounting system, which makes it possible to verify by comparison whether the amount specified by the payer is correct on the basis of the transaction amount, or preferably to eliminate the necessity to quote the amount when initiating a transaction by the payer, whereas concurrently with the transaction amount, the payee preferably sends additional information on the transaction to the accounting system.

18 (New). The method according to claim 11, characterized in that a transaction is realized by the payer using a phone as an electronic terminal operating in the telecommunications network, the network transferring the whole sequence called by the payer on the electronic terminal when initiating the connection

together with a telephone number of the payer in the telecommunications network defining the payer's ID to servers of the accounting system.

19 (New). The method according to claims 11 or 18, characterized in that when a transaction is effected in a same telecommunication channel in which a connection between the payee and the payer has already been established, the payer does not need to establish any new connection to the accounting system to have the transaction accounted, but preferably the ongoing connection is redirected to the accounting system by the payee, at the same time the payee delivering all the transaction parameters which are known to him to the accounting system.

20 (New). The method according to claim 8, characterized in that a connection is established in a voice channel with tone dialing DTMF or alternatively by a text interface in a signaling channel with the use of USSD in such a way that the user initiates the connection directly from the keyboard of the phone, dialing a sequence containing parameters of the transaction, each of the transaction parameters being preceded by the star symbol "*", and in the case of a USSD the sequence ending with the hash symbol "#", placing the hash symbol "#" at the end of the

sequence preferably determines whether this will be a voice transaction or a text transaction.